

<i>SERFF Tracking Number:</i>	<i>ARBB-127783904</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Arkansas Blue Cross and Blue Shield</i>	<i>State Tracking Number:</i>	<i>50139</i>
<i>Company Tracking Number:</i>	<i>MPI 726 10/11</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Advertising</i>		
<i>Project Name/Number:</i>	<i>Ad Piece/MPI 726 10/11</i>		

## Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

Product Name: Advertising

SERFF Tr Num: ARBB-127783904 State: Arkansas

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed-Filed-Closed

State Tr Num: 50139

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num: MPI 726 10/11

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney

Disposition Date: 11/29/2011

Date Submitted: 10/31/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Ad Piece

Status of Filing in Domicile: Pending

Project Number: MPI 726 10/11

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Arkansas is state of domicile.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type:

Overall Rate Impact:

Filing Status Changed: 11/29/2011

State Status Changed: 11/29/2011

Deemer Date:

Created By: Evelyn Laney

Submitted By: Evelyn Laney

Corresponding Filing Tracking Number:

Filing Description:

Attached please find form MPI 726 10/11 for your review and approval.

This is Medicare Supplement ad entitled "eligible for Medicare.

Please feel free to contact me at 378-2165 with any questions you may have.

## Company and Contact

SERFF Tracking Number:	ARBB-127783904	State:	Arkansas
Filing Company:	Arkansas Blue Cross and Blue Shield	State Tracking Number:	50139
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TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Advertising		
Project Name/Number:	Ad Piece/MPI 726 10/11		

### Filing Contact Information

Evelyn Laney, Senior Compliance Analyst	exlaney@arkbluecross.com
320 West Capitol, Ste 211	501-378-2165 [Phone]
Little Rock, AR 72201	501-378-2975 [FAX]

### Filing Company Information

Arkansas Blue Cross and Blue Shield	CoCode: 83470	State of Domicile: Arkansas
601 S. Gaines Street	Group Code:	Company Type:
Little Rock, AR 72201	Group Name:	State ID Number: N/A
(501) 378-2967 ext. [Phone]	FEIN Number: 71-0226428	

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### Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Arkansas Blue Cross and Blue Shield	\$50.00	10/31/2011	53327676

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/29/2011	11/29/2011
<b>Objection Letters and Response Letters</b>			

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	11/15/2011	11/15/2011	Christi Kittler	11/23/2011	11/23/2011

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## **Disposition**

Disposition Date: 11/29/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form (revised)</b>	Ad Piece	Filed-Closed	Yes
<b>Form</b>	Ad Piece	Replaced	No

*SERFF Tracking Number:* ARBB-127783904 *State:* Arkansas  
*Filing Company:* Arkansas Blue Cross and Blue Shield *State Tracking Number:* 50139  
*Company Tracking Number:* MPI 726 10/11  
*TOI:* MS06 Medicare Supplement - Other *Sub-TOI:* MS06.000 Medicare Supplement - Other  
*Product Name:* Advertising  
*Project Name/Number:* Ad Piece/MPI 726 10/11

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 11/15/2011  
Submitted Date 11/15/2011  
Respond By Date 12/15/2011

Dear Evelyn Laney,

This will acknowledge receipt of the captioned filing. According to this advertising piece, Blue Cross Blue Shield is marketing Med Supp insurance plans to disabled people under age 65. Our Department was not aware of this, please clarify how this decision was reached and how long these plans have been marketed to this group of people.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

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<i>Product Name:</i>	<i>Advertising</i>		
<i>Project Name/Number:</i>	<i>Ad Piece/MPI 726 10/11</i>		

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/23/2011
Submitted Date	11/23/2011

Dear Stephanie Fowler,

### Comments:

Stephanie - We have attached a new draft for your approval.

### Response 1

Comments: We have amended the section to now read: "If you are eligible for Medicare, you need a Medicare plan.

### Changed Items:

No Supporting Documents changed.

### Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Ad Piece	MPI 726 10/11		Advertising	Initial			BCBS Eligiblefor Medicare. pdf

### Previous Version

<i>Ad Piece</i>	<i>MPI 726 10/11</i>		<i>Advertising</i>	<i>Initial</i>			<i>MPI 726 BCBS Eligiblefor Medicare. pdf</i>
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No Rate/Rule Schedule items changed.

Additionally, we believe that your interpretation of code A.C.A. 23-79-109 (1)-(5) is incorrect. The statute does not provide for a delay in the deemer period.

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Your further consideration is appreciated. Please let me know if you have further questions.

Thanks so much!

Christi

Sincerely,

Christi Kittler, Evelyn Laney, Frank Sewall, Rita Thatcher, Yvonne McNaughton



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## Form Schedule

**Lead Form Number: MPI 726 10/11**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed- Closed 11/29/2011	MPI 726 10/11	Advertising	Ad Piece	Initial			BCBS EligibleforMed icare.pdf

If you are eligible for Medicare, you need a Medicare plan.

Arkansas Blue Cross and Blue Shield has a variety of Medicare plans right for every budget and health need.



[arkansasbluecross.com](http://arkansasbluecross.com)

Medi-Pak insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program.

To be eligible for Medi-Pak, you must be enrolled in Medicare Part A and Part B and reside in the state of Arkansas.

Unless you apply for Medi-Pak coverage during a guarantee issue period mandated by federal and state law, you must answer health questions, be subjected to medical underwriting and may not be accepted for coverage.

Arkansas Blue Cross and Blue Shield is a Medicare-approved Part D sponsor and is a Medicare Advantage organization with a Medicare contract. The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact Arkansas Blue Cross and Blue Shield. This is an advertisement.

MPI 726  
10/11



eligible for Medicare



**Arkansas  
BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association

Y0083\_REV\_EM\_Bro File & Use MMDDYYYY



With so many companies offering coverage and so many options to compare, choosing a Medicare plan may seem overwhelming. But it doesn't have to be. At Arkansas Blue Cross and Blue Shield, we've been helping folks like you understand health insurance coverage for more than six decades. Let us help you find the right plan for your lifestyle and budget.

Original Medicare alone was never intended to cover all of your health care costs — just a portion — and does not include coverage for prescription medications.

### Medicare Supplement Plans

Our Medicare supplement plans are designed to work with Original Medicare to pay any deductibles, copayments and coinsurance that Medicare doesn't pay. Our most popular Medicare supplement plan is Medi-Pak® Plan F. Our customers often choose this plan because it is the most comprehensive. You pay a little more each month in premium, but you usually have no additional out-of-pocket expenses

for hospital and physician services. Medicare supplement plans do not cover prescription drugs, so you will need to consider a separate prescription drug plan.

### Medicare Advantage

A Medicare Advantage plan has all the benefits of Medicare Parts A and B (Original Medicare) plus additional benefits. Medicare Advantage plans are sold by private insurance companies, such as Arkansas Blue Cross. Unlike Medicare supplement plans, which have standardized benefits, Medicare Advantage plans can offer different deductibles, copayments, coinsurance and other benefits. Members who choose a Medicare Advantage plan do so because they like the additional coverage these plans provide, want to keep monthly premiums low and are willing to pay a little more when they receive medical care in order to do so. With our Medi-Pak® Advantage Plans, members pay a low copayment when they receive medical services. And some of our plans also include prescription drug coverage.

### Prescription Drug Plans

Prescription drug plans are not included with a Medicare supplement plan and are not always included with a Medicare Advantage plan, so it is important to find out if the plan you are interested in has a prescription drug plan included, or if you need to purchase one. Our most popular plan, Medi-Pak® Rx Basic, covers the most frequently prescribed medications after a deductible and has a low monthly premium. A plan also is available that has no deductible in addition to covering many less frequently prescribed drugs.

### Dental Plans

Our dental plans help you manage the cost of dental services, particularly large and unexpected costs. Our most popular plan, DentalBlue Gold<sup>SM</sup>, covers all dental services, including implants, partials and dentures, for one low monthly premium.

**At Arkansas Blue Cross,  
we've been selling  
peace of mind for more  
than 60 years.**

[Talk to an Arkansas Blue Cross health insurance expert today to find out how we can help you with the coverage you need at the lowest possible cost.](#)